

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

WILLIAM P FAIGHT  
CLAUDINE FAIGHT  
Debtor(s)

Case No. 18-70254JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/05/2018.
- 2) The plan was confirmed on 05/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/04/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$92,974.00.
- 10) Amount of unsecured claims discharged without full payment: \$73,613.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$135,262.16  
Less amount refunded to debtor \$1,839.83

**NET RECEIPTS: \$133,422.33**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,619.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,092.12  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,711.12**

Attorney fees paid and disclosed by debtor: \$352.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	1,582.64	1,582.64	133.19	0.00
CAPITAL ONE**	Unsecured	46.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	13,041.54	13,041.54	1,097.58	0.00
CITIZENS BANK	Secured	20,952.00	20,961.75	19,852.81	19,852.81	1,931.59
COMMERCE BANK NA*	Unsecured	296.00	NA	NA	0.00	0.00
CONEMAUGH MEMORIAL MEDICAL	Unsecured	2,500.00	1,074.60	1,074.60	90.44	0.00
CONEMAUGH PHYSICIANS GROUP	Unsecured	294.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	14,908.00	14,743.85	14,743.85	1,240.84	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	23,054.00	22,904.95	0.00	18,901.32	0.00
FIRSTSOURCE ADVANTAGE, LLC	Unsecured	1,565.00	NA	NA	0.00	0.00
MCLP ASSET COMPANY INC	Secured	83,892.00	81,767.13	0.00	74,306.62	0.00
MCLP ASSET COMPANY INC	Secured	0.00	1,223.16	1,223.16	1,223.16	0.00
MEMORIAL MEDICAL CNTR	Unsecured	60.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,360.00	1,359.84	1,359.84	114.44	0.00
MIDLAND FUNDING LLC	Unsecured	4,397.00	4,397.28	4,397.28	370.08	0.00
MIDLAND FUNDING LLC	Unsecured	2,265.00	2,265.20	2,265.20	190.64	0.00
MIDLAND FUNDING LLC	Unsecured	1,260.00	1,259.52	1,259.52	106.00	0.00
MIDLAND FUNDING LLC	Unsecured	14,055.00	14,055.42	14,055.42	1,182.90	0.00
MIDLAND FUNDING LLC	Unsecured	3,407.00	3,300.42	3,300.42	277.76	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	295.97	295.97	24.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,817.00	6,817.27	6,817.27	573.74	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,667.00	3,667.10	3,667.10	308.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,588.00	3,587.79	3,587.79	301.95	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,597.00	7,596.64	7,596.64	639.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,955.00	2,954.90	2,954.90	248.68	0.00
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	1,997.00	1,997.68	1,997.68	168.12	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,860.00	2,959.56	2,959.56	249.08	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,564.00	1,564.68	1,564.68	131.68	0.00
SYNCHRONY BANK	Unsecured	3,286.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	553.00	543.36	543.36	45.73	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$93,207.94	\$0.00
Mortgage Arrearage	\$1,223.16	\$1,223.16	\$0.00
Debt Secured by Vehicle	\$19,852.81	\$19,852.81	\$1,931.59
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,075.97</b>	<b>\$114,283.91</b>	<b>\$1,931.59</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$89,065.26</b>	<b>\$7,495.71</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,711.12</u>	
Disbursements to Creditors	<u>\$123,711.21</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$133,422.33</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/28/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.